



Order Filed on January 25, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

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Attorney for Toyota Motor Credit Corporation

In re:

Andres Cruz

aka Andres Cotto

Debtor.

Chapter: 13

Case No.: 19-27017-ABA


Hearing Date: January 24, 2023

Judge Andrew B. Altenburg Jr.

**CONSENT ORDER RESOLVING MOTION TO
VACATE AUTOMATIC STAY AND CO-DEBTOR STAY**

The relief set forth on the following pages is hereby **ORDERED**.

DATED: January 25, 2023



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Debtor: Andres Cruz
Case No.: 19-27017-ABA
Caption of Order: **CONSENT ORDER RESOLVING MOTION TO VACATE
AUTOMATIC STAY AND CO-DEBTOR STAY**

THIS MATTER having been opened to the Court upon the Motion to Vacate Automatic Stay (“Motion”) filed by Toyota Motor Credit Corporation (“Creditor”), and whereas the underlying loan is current as of January 18, 2023, and whereas the Debtor and Creditor seek to resolve the Motion, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Movant’s interest in the following property: 2016 Toyota 4Runner; VIN: JTEBU5JR2G5379048 provided that the Debtor complies with the following:

a. The Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the **February 11, 2023** payment.

2. All direct payments due hereunder shall be sent directly to Creditor at the following address: **Toyota Motor Credit Corporation P.O. Box 9490, Cedar Rapids, Iowa 52409-9490.**

3. The Debtor will be in default under the Consent Order if the Debtor fails to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days’ notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Vehicle.

5. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$250.00 and \$188.00, respectfully to be paid through the Chapter 13 Plan.

STIPULATED AND AGREED:

/s/Charles M. Izzo

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